United States Bankruptcy Court Eastern District of New York

In re:
Denise J Mattei
Debtor

Case No. 17-41486-ess Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0207-1 User: jlecky Page 1 of 2 Date Rcvd: Mar 31, 2017 Form ID: 309A Total Noticed: 42

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2017. db Denise J Mattei, 377 Adelaide Ave, Staten Island, NY 10306-5329 NYC Department of Finance, Brooklyn, NY 11201-3719 smg 345 Adams Street, Office of Legal Affairs, smg Attn: Insolvency Unit, +NYS Unemployment Insurance, Bldg. #12, Room 256, Albany, NY 12240-0001 Capital One NA, PO Box 30258, Capital One NA, PO Box 30258, Salt Lake City, UT 84130-0258 Capital One Visa, PO Box 71087, Charlotte, NC 28272-1087 Citibank/the Home Depot, PO Box 790040S, Louis, MO 63129 8990867 8990868 8990869 Dr Leonards/carol Wrig, 1515 S 21st St, Clinton, IA 52732-6676
Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
Midland Funding - WEBBANK, 2365 Northside Dr Ste 300, San Diego, CA
Ross-Simons, PO Box 105658, Atlanta, GA 30348-5658 8990878 8990881 8990882 San Diego, CA 92108-2709 8990887 SKO Brenner American Inc, 40 Daniel St, Farmingdale, NY 11735-1+WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING. 8990888 11735-1308 8990897 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701-4747) Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: kzazz007@yahoo.com Mar 31 2017 18:30:55 Kevin B Zazzera, 182 Rose Avenue, Staten Island, NY 10306 +EDI: BANISSELSON.COM Mar 31 2017 18:23:00 Alan Nisselson, c/o Windels Marx Lane & Mittendorf LLP, 156 West 56th Street, tr New York, NY 10019-3800 +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Mar 31 2017 18:31:56 smq NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300 +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Mar 31 2017 18:31:20 smq Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449 EDI: TSYS2.COM Mar 31 2017 18:23:00 8990862 Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801 EDI: TSYS2.COM Mar 31 2017 18:23:00 E Wilmington, DE 19899-8803 EDI: CAPITALONE.COM Mar 31 2017 18:23:00 8990863 Barclays Bank Delaware, PO Box 8803. 8990864 Cap One NA, PO Box 26625, Richmond, VA 23261-6625 8990865 EDI: CAPITALONE.COM Mar 31 2017 18:23:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 8990866 EDI: CAPITALONE.COM Mar 31 2017 18:23:00 Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281 8990870 EDI: WFNNB.COM Mar 31 2017 18:23:00 Comenity Bank Jessica London, PO Box 659728, San Antonio, TX 78265-9728 8990871 EDI: WFNNB.COM Mar 31 2017 18:23:00 Comenity Bank/Anniesez, PO Box 182125, Columbus, OH 43218-2125 EDI: WFNNB.COM Mar 31 2017 18:23:00 8990872 Comenity Bank/Anniesez, 995 W 122nd Ave, Westminster, CO 80234-3417 EDI: WFNNB.COM Mar 31 2017 18:23:00 8990874 Comenity Bank/Roamans, PO Box 182125, Columbus, OH 43218-2125 8990873 EDI: WFNNB.COM Mar 31 2017 18:23:00 Comenity Bank/Roamans, 8035 Ouivira Rd, Lenexa, KS 66215-2746 Comenity Capital/Jjill, PO Box 182125, EDI: WFNNB.COM Mar 31 2017 18:23:00 8990876 Columbus, OH 43218-2125 8990875 EDI: WFNNB.COM Mar 31 2017 18:23:00 Comenity Capital/Jjill, 995 W 122nd Ave, Westminster, CO 80234-3417 EDI: RCSDELL.COM Mar 31 2017 18:23:00 8990877 DELL PREFERRED ACCOUNT, PO Box 6403, Carol Stream, IL 60197-6403
EDI: MERRICKBANK.COM Mar 31 2017 18:23:00 8990879 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001 8990880 EDI: MERRICKBANK.COM Mar 31 2017 18:23:00 Merrick Bank/Geico Card, PO Box 23356, Pittsburgh, PA 15222-6356 EDI: PRA.COM Mar 31 2017 18:23:00 8990885 Portfolio Recovery Assoc.-METABANK, PO Box 41067, Norfolk, VA 23541-1067 EDI: PRA.COM Mar 31 2017 18:23:00 8990886 Portfolio Recovery- Citibank N A, PO Box 41067, Norfolk, VA 23541-1067
EDI: RMSC.COM Mar 31 2017 18:23:00
EDI: RMSC.COM Mar 31 2017 18:23:00 PO Box 965024, El Paso, TX 79998 8990891 Syncb/Walmart, Syncb/amazon, PO Box 965015, Orlando Syncb/paypal Smart Con, PO Box 965005, 8990889 PO Box 965015, Orlando, FL 32896-5015 8990890 EDI: RMSC.COM Mar 31 2017 18:23:00 Orlando, FL 32896-5005 8990892 EDI: RMSC.COM Mar 31 2017 18:23:00 Synchrony Bank/Amazon, PO Box 965064, Orlando, FL 32896-5064 EDI: RMSC.COM Mar 31 2017 18:23:00 8990894 Synchrony Bank/Paypal Cr, PO Box 965064, Orlando, FL 32896-5064 EDI: RMSC.COM Mar 31 2017 18:23:00 8990895 Synchrony Bank/Walmart, PO Box 965064,

Orlando, FL 32896-5064

District/off: 0207-1 User: ilecky Page 2 of 2 Date Royd: Mar 31, 2017

Form ID: 309A Total Noticed: 42

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center

(continued)

8990893 EDI: RMSC.COM Mar 31 2017 18:23:00 Synchrony Bank/care credit, PO Box 960061,

Orlando, FL 32896-0061

EDI: CITICORP.COM Mar 31 2017 18:23:00 8990896 Thd/Cbna, PO Box 6497,

Sioux Falls, SD 57117-6497

EDI: WFFC.COM Mar 31 2017 18:23:00 8990898 Wells Fargo Home Mortgage, PO Box 10335,

Des Moines, IA 50306-0335

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* ##Portfolio Rc, 287 Independence Blvd, Virginia Beach 8990883 Virginia Beach, VA 23462-2962

8990884 ##Portfolio Recovery Ass, 287 Independence Blvd, Virginia Beach, VA 23462-2962

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2017 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2017 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,

theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com Kevin B Zazzera on behalf of Debtor Denise J Mattei kzazz007@yahoo.com

Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:				
Debtor 1	Denise J Mattei	Social Security number or ITIN xxx-xx-6208		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN		
	First Name Middle Name Last Name	Social Security number or ITIN		
		EIN		
United States Bankruptcy Court Eastern District of New York 271–C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201–1800		Date case filed for Chapter 7: 3/30/17		
Case number:	1-17-41486-ess			

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtor(s) listed above, a case has been filed under Chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1.Debtor's Full Name	Denise J Mattei	
2.All other names used in the last 8 years		
3.Address	377 Adelaide Ave Staten Island. NY 10306-5329	
4-Debtor's Attorney Name and address	Kevin B Zazzera 182 Rose Avenue Staten Island, NY 10306	Contact Phone (718) 987–2700 Email: <u>kzazz007@yahoo.com</u>
5-Bankruptcy Trustee Name and address	Alan Nisselson c/o Windels Marx Lane & Mittendorf LLP 156 West 56th Street New York, NY 10019	Contact Phone (212) 237–1199 Email: <u>anisselson@windelsmarx.com</u>
6.Meeting of Creditors	May 3, 2017 at 01:30 PM	Location:
<del>-</del>		271–C Cadman Plaza East, Room 2579 – 2nd Floor, Brooklyn, NY 11201–1800
7.Deadlines	Deadline to Object to Discharge or to Challenge Whether Certain Debts are Dischargeable:	Filing Deadline: 7/3/17
The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	You must file a Complaint:  if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or  if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).	You must file a Motion:  • if you assert that the discharge should be denied under § 727(a)(8) or (9).
	Deadline to Object to Exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
8.Bankruptcy Clerk's Office  Documents in this case may be filed	Address of the Bankruptcy Clerk's Office: 271–C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201–1800	Hours Open: Monday – Friday 9:00 AM – 4:30 PM
at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Contact Phone (347) 394–1700 Date: 3/31/17

For more information, see page 2 >

Revised: 12/15

Deb	Debtor Denise J Mattei Case number 1–17–41486-ess			
9.	Presumption of Abuse	The presumption of abuse does not arise.		
		If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
10.	Legal Advice	The staff of the Bankruptcy Clerk's Office cannot give legal advice. To protect your rights, consult an attorney.		
11.	Creditors May Not Take Certain Actions	The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.		
12.	Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.		
13.	Claims Please do not file a proof of claim unless you receive a	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.		
	notice to do so.	Do not include this notice with any filing you make with the court.		
14.	Discharge of Debts	The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See line 7 for more information.)		
15.	Exempt Property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The Bankruptcy Clerk's Office must receive the objection by the deadline to object to exemptions in line 7.		
16.	Creditors with a Foreign Address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
17.	Undeliverable Notices	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.		
18.	Form 121 Statement of Social Security #	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.		
19.	Personal Financial Management Course	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certification About a Financial Management Course (Official Form 423) within 60 days after the first date set for the section 341 meeting. If the Certification About a Financial Management Course is not filed within the allotted time, a discharge will not be issued and the case will be closed.		